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April 24, 2013

CARNELL BLOOMFIELD AND SHEILA BLOOMFIELD  
3737 UPLAND ROAD  
Virginia Beach, VA 23452

RE: Creditor: Bank of America, N.A.  
Case #: 10-72380\FJS  
Property: 3737 Upland Road, Virginia Beach, VA 23452  
SB&A File #: 10-179028D

This letter serves as ten (10) days Notice to advise you that you are in default of the Bankruptcy Order entered August 3, 2012. The amount necessary to reinstate the subject loan is \$3,172.59, with a breakdown as follows:

2 monthly payments (3/1/2013-4/1/2013) @ \$1,561.62/month	\$3,123.24
Notice of Default filing fee	\$50.00
Less Debtor's Suspense	(\$0.65)
Total	\$3,172.59

Payment of this amount **MUST BE PAID IN CERTIFIED FUNDS** and be received no later than ten (10) days from the date of this letter, with **CERTIFIED FUNDS** made payable to **Bank of America, N.A.**, and sent to **Susan C. Meyer, Esq. c/o Shapiro Brown & Alt, LLP at 236 Clearfield Avenue, Suite 215, Virginia Beach, Virginia 23462.**

Alternatively, you may file an objection with the Court stating that (i) no default exists or (ii) any other reason why an Order granting relief from the automatic stay should not be entered.

Unless payment or an objection is received within ten (10) days of the date of this letter, a Certificate of Default will be filed with the Court and an Order Terminating Stay will be submitted to the Court for entry. If relief from the automatic stay is terminated, the collateral may be sold at foreclosure.

**Please further note, in the event funds are tendered pursuant to this Notice of Default which fail to clear the financial institution, such funds shall not constitute a cure.**

Sincerely,

/s/ Susan C. Meyer

Susan C. Meyer, Esquire

NO DEBT COLLECTION ATTEMPT WILL BE MADE IN VIOLATION OF THE AUTOMATIC STAY OF 11 U.S.C. SECTION 362(a), OR OF ANY BANKRUPTCY DISCHARGE OR BANKRUPTCY COURT ORDER

236 Clearfield Avenue, Suite 215  
Virginia Beach, Virginia 23462  
(757) 687-8777 (847) 493-7297 (Facsimile)  
This is a communication from a Debt Collector.